



**USAID**  
FROM THE AMERICAN PEOPLE



# MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH PROGRAM (mSTAR), BANGLADESH

## WORKSHOP ON *‘Smart Usage of Mobile Money in Projects & Programs in Bangladesh’*

WORKSHOP REPORT  
JUNE 2014



# Table of Contents

1.	Introduction.....	2
1.1	mSTAR Workshop Series.....	2
1.2	Third Workshop: Smart Usage of Mobile Money.....	2
2.	Basic Information on the Workshop.....	2
3.	Workshop Participant Details.....	2
4.	Workshop Program Schedule.....	3
5.	Overview of Major Activities.....	4
5.1	Welcome Note.....	4
5.2	An Update on the mSTAR Program in Bangladesh & the Role of mSTAR.....	4
5.3	Presentations by BRAC and ACDI VOCA – PROSHAR.....	5
5.4	Smart Usage of MM and Monitoring & Evaluation Tools.....	6
5.5	Mobile Money Financial Literacy: Transition from Cash to Mobile Payment.....	7
6.	Findings from Pre and Post Workshop Assessment.....	7
6.1	Findings from Participant MM Capacity Assessment.....	7
6.2	Findings from Workshop Session Assessment.....	8
6.3	Participants’ Major Takeaways.....	9
6.4	Participants’ Suggestions for Future Workshops.....	10
	Annex 1: Participant Details.....	11
	Annex 2: Pre- & Post-Assessment Questionnaires.....	12

## DISCLAIMER

The views expressed in this publication do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government.

## 1. Introduction

USAID's mSTAR project aims to increase operational efficiency and productivity across USAID Bangladesh's agricultural and health portfolios through mobile and electronic payment adoption. Aligned with this objective, mSTAR Bangladesh facilitates quarterly and district-level technical workshops to increase awareness and competence of relevant USAID implementing partners (IPs) on the benefits of using mobile payments.

### 1.1 mSTAR Workshop Series

The quarterly workshops are designed to increase awareness and educate USAID/Bangladesh IPs working in the health and agriculture sectors on mobile money usage. The workshop series educates finance and programmatic staff on the benefits of using mobile money. Discussion among different IPs in the workshop also increases their reflective knowledge on mobile banking and mobile money.

### 1.2 Third Workshop: Smart Usage of Mobile Money

The first two quarterly workshops focused on defining mobile money (MM) and its possible opportunities, coupled with how mobile money could be integrated within program/project operations. The third quarterly workshop focused on the smart usage of mobile money and developing an enabling financial ecosystem. The workshop also discussed on the future of mobile money in Bangladesh and the potentially huge impact it could have in increasing financial inclusion.

## 2. Basic Information on the Workshop

**Title of the Workshop:** Smart Usage of Mobile Money in Projects & Programs in Bangladesh

**Date & Time:** June 12, 2014 | 09:30 AM – 12:30 PM

**Venue:** Conference Room; FHI 360, Bangladesh Country Office, Dhaka

## 3. Workshop Participant Details

**Total Number of Participants: 19**

- Male: 14
- Female: 05

**Number of Organizations Participated: 09**

### Name of the Organizations:

- 1 BRAC; Social Innovation Lab
- 2 BRAC University; BRAC Institute for Global Health
- 3 BRAC Bank
- 4 Engender Health Bangladesh
- 5 IRRI
- 6 ACDI/VOCA; PROSHAR
- 7 DNET; MAMA Bangladesh
- 8 URC – TB Care II
- 9 WINROCK International USAID Cold Chain Bangladesh Alliance(CCBA) Project

*Details of the participants are provided in Annex 1*

## 4. Workshop Program Schedule

Time	Description/detail	Resource person
09:00	Registration	
09:05 – 09:10	Welcome speech	Kathrin Tegenfeldt, Country Director, FHI 360, Bangladesh
09:10 – 09:15	Welcome note from USAID	Jeff de Graffenried, Project Development Officer, USAID Bangladesh
09:15 – 09:30	An update on the mSTAR program in Bangladesh	Mr. Ataur Rahman, Team Lead, mSTAR Bangladesh
09:30 – 10:45	Smart usages of mobile money in health and agriculture projects: an overview	Kazi Amit Imran, Communication Specialist, mSTAR Bangladesh
	Experience sharing of using mobile money in 'Cash for Work Activities' project	Nesar Uddin Sayeed, Director Finance and Grants, ACDI/VOCA-PROSHAR
	Proposed usages of mobile money by BRAC in their projects and programs	Maria A. May, Senior Programme Manager, Social Innovation Lab & Microfinance Programme, BRAC
10:45 – 11:15	MM financial literacy: steps of mobile money payment adoption in projects and programs	Md. Ariful Islam, M&E Specialist, mSTAR Bangladesh
11:15 – 11:45	Orientation on 'Building Recipient Capability for Successful Use of Mobile Payments – A Training Checklist'; origin: NetHope & USAID	Mr. Ataur Rahman Open discussion
11:45 – 12:00	How mSTAR can help: Technical Assistance Request Form	Mr. Ataur Rahman
12:00 – 12:30	Q&A	

## 5. Overview of Major Activities

The workshop covered seven thematic topics, each focusing on different elements involved in developing an enabling environment to escalate mobile money in projects/programs in Bangladesh. The sessions were interactive in order to enable organic discussion among participants. The workshop sessions were led by Mr. Ataur Rahman, team lead of mSTAR Bangladesh, and two guest speakers presented on their experiences and future plans of using mobile money.

### 5.1 Welcome Note

Kathrin Tegenfeldt, Bangladesh Country Director for FHI 360, welcomed all participants for attending the workshop during their busy schedule. She shared an overview of the mSTAR project in Bangladesh, noting that mSTAR is a global project aligned with the USAID's mandate to encourage electronic and mobile money transactions in USAID portfolios. She mentioned that the mSTAR Bangladesh team is working in close collaboration



with USAID IPs, MFS organizations, and other stakeholders to promote the transition from cash to electronic or mobile payments in program/project operations. She reiterated that the mSTAR Bangladesh team is ready to provide technical assistance and support to USAID IPs making this transition.

### 5.2 An Update on the mSTAR Program in Bangladesh & the Role of mSTAR

Mr. Ataur Rahman, Team Lead of mSTAR Bangladesh, gave a brief presentation on mSTAR's recent activities and provided an overview of the project. Because mobile money has a huge potential in Bangladesh, he noted that multiple groups are contributing to develop a conducive financial ecosystem. He mentioned that mSTAR Bangladesh is working with different USAID IPs to promote mobile money adoption in their program/project operations. As USAID is willing to support the transition from cash to mobile money payments, Mr. Rahman stressed that mSTAR Bangladesh is ready to provide technical assistance to all interested USAID



IPs. He also shared that a second round of mSTAR grants is open until June 12, 2014 and encouraged participants to apply.

Mr. Rahman shared that MFS providers are increasing their services and developing new innovative services to attract existing and potential users, and highlighted that increased competition will lead to improved services from MFS providers.

Mr. Rahman described the WorldFish (WF) Center's mobile money experience on their AIN Project. WorldFish piloted mobile money to pay training costs to farmers in one zone; in realizing the benefits of mobile money, WF decided to use mobile money in three additional zones. He further shared the success story of the DNET-MAMA project, which is currently transferring incentives to its frontline community health workers using mobile money.

Finally, Mr. Rahman briefed participants on the role of mSTAR's Bangladesh team and the upcoming grant RFA. Mr. Rahman informed participants that IPs can request mSTAR's support by submitting a Technical Assistance (TA) form to USAID or can submit an application in response to the RFA opportunity.

### 5.3 Presentations by BRAC and ACIDI VOCA – PROSHAR

Maria A. May, Senior Program Manager of BRAC, discussed BRAC's experience and future plans of using mobile money within BRAC's programs. She shared that BRAC has recently launched an Innovation Fund, using a grant from the Bill & Melinda Gates Foundation, to generate new ideas to incorporate MM in BRAC's program operations. Ms. May provided information on a web portal that was created for BRAC staff and others to post ideas; after screening, ten ideas have been selected for further assessment. BRAC's social innovation lab is working to test the ideas and seeking expert opinion to design a system that incorporates MM in BRAC's operations.

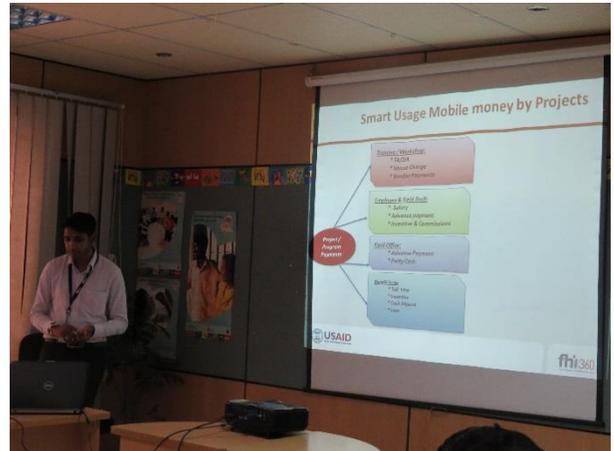




Nesar Uddin Sayeed, Finance & Grants Director of ACDI/VOCA-PROSHAR, presented on PROSHAR’s experience using mobile money to make payments to laborers. Mr. Sayeed discussed a few initial challenges they faced and the steps they took to overcome those challenges. Further, he noted that introducing mobile money increased transparency of their financial transactions and eased pressure from the finance and management department.

#### 5.4 Smart Usage of MM and Monitoring & Evaluation Tools

Kazi Amit Imran, Communication Specialist of mSTAR Bangladesh, gave an overview on smart usages of mobile money and its future. He explained how the lack of an enabling environment for mobile money has incentivized beneficiaries to cash out their mobile money immediately, rather than utilizing it to purchase products or services. Mr. Imran commented that all stakeholders need to play an active role in developing a conducive ecosystem so that mobile money is not always cashed out instantly. Once an ecosystem is well established, he noted that beneficiaries will be able to transfer money using their mobile device in multiple ways—for instance to shops, medical stores, hospitals, and buses—which will ultimately make payments cashless.



Ariful Islam, Monitoring & Evaluation Specialist of mSTAR Bangladesh, focused on the steps required to incorporate MM in projects and programs. He also described and explained how to use NetHope’s costing utility analysis tool. The tool helps organizations conduct a cost-benefit analysis of transitioning to mobile money, taking into account both financial and non-financial costs and benefits.

## 5.5 Mobile Money Financial Literacy: Transition from Cash to Mobile Payment

Mr. Aatur and Mr. Islam discussed how organizations can decide to transition to mobile payments from cash payments in their projects/programs. They detailed the step-by-step process for organizations to consider, and how mSTAR could be of support. In addition, they briefed participants on the process to request Technical Assistance and to apply for an mSTAR grant.

## 6. Findings from Pre and Post Workshop Assessment

The participants from USAID/B IPs (13 in total) took part in pre- and post-workshop assessments so that mSTAR could assess the change in their knowledge regarding MM payments. Participants were also given an opportunity to assess the workshop sessions, and their concerns and expectations for future workshops. The results are described below.

### 6.1 Findings from Participant MM Capacity Assessment

One of the objectives of the workshop assessment was to measure how much participants learned from the workshop. The result of participant MM understanding is summarized below.

*Table 1: MM Capacity Assessment Pre- and Post-Workshop Scores*

ID No.	Pre-Workshop Score	Post-Workshop Score	Score Change (Post-Workshop Score minus Pre-Workshop Score)	Percentage Increase in Understanding MM
1	6			
2	9	14	5	25%
3	8	16	8	40%
4	7	16	9	45%
5	7	16	9	45%
6	9			
7	6	13	7	35%
8	0	12	12	60%
9	11	16	5	25%
10	10	16	6	30%
11	5	9	4	20%
12	0			
13	11	16	5	25%

*\*The shaded fields correspond to those who did not take part in the post assessment test*

As the table above shows, participants have an increased understanding of MM following their participation in the workshop. The average positive change in participant scores was 35%.

## 6.2 Findings from Workshop Session Assessment

Workshop participants assessed the content and presentations through the post-assessment questionnaire. Rankings for content were very informative, informative, somewhat informative and not informative at all. Rankings for presentations were excellent, very good, good, fair and poor.

*Table 2: Content & Presentation Assessment Scores*

Total maximum score: 65

Session	Session Name	Session Content Total Score	Average Score for Content	Session Presentation Total Score	Average Score for Presentation
1	Smart usages of mobile money in health and agriculture projects: an overview	41	3	45	3
2	Experiences sharing of using mobile money in 'Cash for Work Activities' Project	41	3	45	3
3	Proposed usages of mobile money by BRAC in their projects and programs	37	3	48	4
4	MM financial literacy: Steps of mobile money payment adoption in projects and programs	43	3	49	4
5	Orientation on 'Building Recipient Capability for Successful Use of Mobile Payments – A Training Checklist', origin: Net hope & USAID	43	3	48	4
6	How mSTAR can help: Technical Assistance Request Form	43	3	45	3

### Numbering Index: Session Content

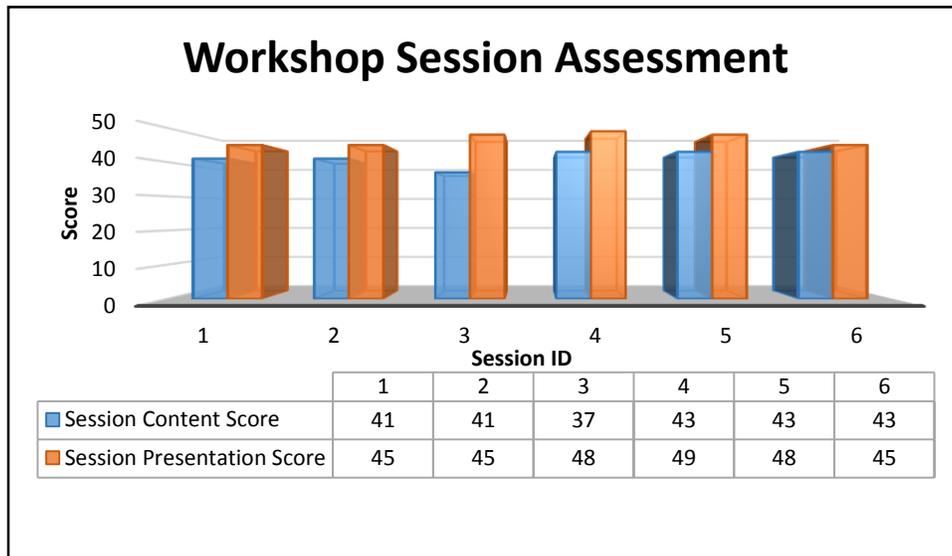
Very Informative	5
Informative	3
Somewhat informative	1
Not informative at all	0

### Numbering Index: Session Presentation

Excellent	5
Very Good	4
Good	3
Fair	2
Poor	0

Participants found all the sessions' informative (score 3). Half of the presentations were ranked as good (score 3) and the other half as very good (score 4). See graphical representation of this data below.

Figure 1: Graphical Overview of Content & Presentation Scores



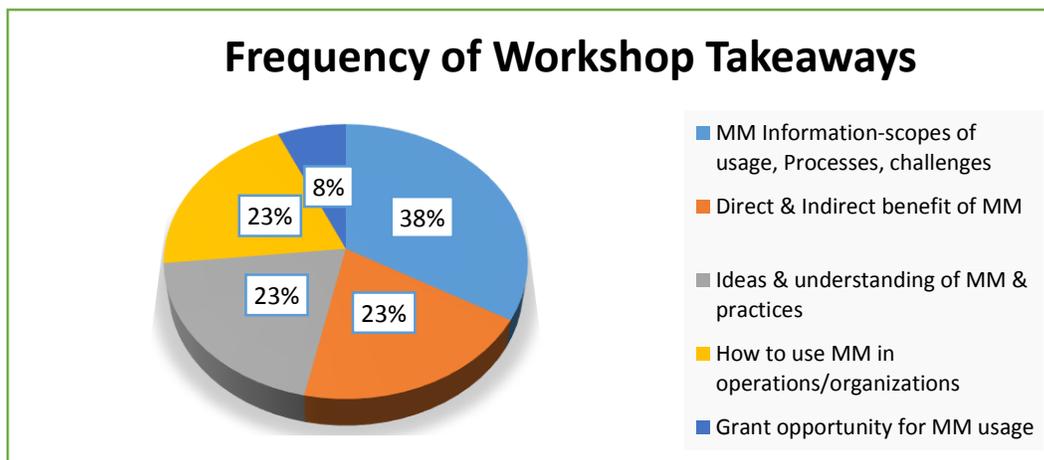
### 6.3 Participants' Major Takeaways

The post-workshop assessment asked participants to list their major takeaways. The major themes from these responses were synthesized and are summarized in the table and graph below.

Table 3: Overview of Major Takeaways from the Workshop

Major Takeaways	Frequency of Responses	Percentage of Responses
MM Information: Scopes of Usage, Processes, Challenges	5	38%
Direct & Indirect Benefit of MM	3	23%
Ideas & Understanding of MM & Practices	3	23%
How to Use MM in Operations/Organizations	3	23%
Grant Opportunity for MM Usage	1	8%

Figure 2: Graphical Overview of Major Takeaways



#### 6.4 Participants' Suggestions for Future Workshops

Participants suggested a number of potential topics to cover in future mSTAR workshops; see summary of suggestions in table below.

*Table 4: Summary of Participants' Suggestions for Future Workshops*

<b>sl.#</b>	<b>Suggestions</b>	<b>Frequency</b>
1	Conduct a pre-screening of organization/institution needs, then organize a workshop according to findings	9
2	Include a presentation on MM usage globally	4
3	Include experience sharing of using MM for field-level operations	8
4	Include sessions on the cost-benefit analysis of MM usage	6
5	Present specific guidelines for finance department activities, especially for cases where the accounts system is fixed from outside (e.g. New York)	1
6	Present more on technical know-how of MM payment system	6

## Annex 1: Participant Details

SL	Name	Designation	Project	Organization
1	Abdullah Al Jaber	Finance Manager	CSISA-BD	IRRI
2	Md. Wahidul Amin	Sr. Specialist-Monitoring & Evaluation	CSISA-BD	IRRI
3	Mohammad Shamsuzzaman	Acting Project Manager	Rehabilitation and Early Recovery Support to Mahasen Affected Families	Save the Children (ECHO Funded)
4	Md. Kafil Uddin	Outreach Specialist	MAMA Initiatives Bangladesh	Dnet
5	Atiqur Rahman	M&E Associate	MAMA Initiatives Bangladesh	Dnet
6	Shahidul Islam	Grants & Contract Officer	Mayer Hashi II Project	EngenderHealth
7	Md. Hayder Ali Miah	Finance & Administrative Manager	TB CARE II	University Research Co., LLC (URC)
8	Md. Amirul Islam	Manager, Marketing	USAID-Cold Chain Bangladesh Alliance (CCBA)	Winrock International
12	Mohhua Siddique	Research Associate	JPG BIGH	BRAC University
13	Gazi Salauddin Mahmood	Manager, Portfolio & Channel Development, Emerging Small Business	SME Banking	BRAC Bank Ltd.
14	Khadija Leena	Project Coordinator, USAID NGPHEP	JPG BIGH	BRAC University
<b>Guest</b>				
1	Jonathan Barnes	Visiting Researcher	International Centre for Climate Change and Development (ICCCAD)	Imperial College London
2	Paroma Afsara Husain	Management Professional	Social Innovation Lab/Research & Development Unit, Microfinance	BRAC
<b>Presenter</b>				
1	Nesar Uddin Sayeed	Director Finance and Grants	PROSHAR (ACDI VOCA)	ACDI/VOCA
2	Maria A. May	Senior Programme Manager	Social Innovation Lab & Microfinance Programme	BRAC
<b>mSTAR</b>				
1	Ataur Rahman	Team Lead	mSTAR	FHI 360
2	Md. Ariful Islam	M&E Specialist	mSTAR	FHI 360
3	Kazi Amit Imran	Communication Specialist	mSTAR	FHI 360
4	Kathrin Tegenfeldt	Country Director		FHI 360
<b>USAID</b>				
1	Jeff deGraffenried	Program Development Officer	mSTAR	USAID

## Annex 2: Pre- & Post-Assessment Questionnaires

**Workshop on SMART usages of mobile money payments in projects and programs in Bangladesh**

**June 12, 2014**

**Workshop Pre-assessment**

Participant Name:

Organization:

Position:

Cell:

E-mail:

### **1. Organizational mobile money usage**

1.1 Do you use mobile money payment within your organization or any of your projects?

Yes

No

Used previously; not now

### **2. Pre Assessment questionnaire**

2.1 Please check the incorrect statement/s

Bangladesh Bank is the regulatory authority of MFS in Bangladesh

It is possible to transfer money from a bKash account to DBBL account

Mobile money payments in projects usually increases the amount of paperwork required

Only the finance team of a project/program has to take more responsibility in adopting MM payments

2.2 List all of the different usages for mobile financial services that are you aware of in Bangladesh

2.3 What are some of the ways that mobile money can be more beneficial than cash in a project?

2.4 List all of the organizational requirements (programmatic, financial etc.) you know of that are necessary for transitioning to mobile money payments from cash

**Workshop on SMART usages of mobile money payments in projects and programs in Bangladesh**

**June 12, 2014**  
**Workshop Post-assessment**

Participant Name:

Organization:

Position:

Cell:

E-mail:

**3. Assessment of Workshop Sessions**

Session Name	Session Content	Session Presentation
SMART usages of mobile money in health and agriculture projects: an overview	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Experiences sharing of using mobile money in 'Cash for Work Activities' Project	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Proposed usages of mobile money by BRAC in their projects and programs	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
MM financial literacy: Steps of mobile money payment adoption in projects and programs	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Orientation on 'Building Recipient Capability for Successful Use of Mobile Payments – A Training Checklist' – Origin: Net hope & USAID	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
How mSTAR can help: Technical Assistance Request Form	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>

4. Please list the major takeaways that you achieved from this workshop
5. Please write down your suggestions/expectations for/from future mSTAR workshops

**6. Post Assessment Questionnaire**

6.1 Please check the incorrect statement/s

- Bangladesh Bank is the regulatory authority of MFS in Bangladesh
- It is possible to transfer money from a bKash account to DBBL account
- Mobile money payments in projects usually increases the amount of paperwork required
- Only the finance team of a project/program has to take more responsibility in adopting MM payments

6.2 List all of the different usages for mobile financial services that are you aware of in Bangladesh

6.3 What are some of the ways that mobile money can be more beneficial than cash in a project?

6.4 List all of the organizational requirements (programmatic, financial etc.) you know of that are necessary for transitioning to mobile money payments from cash